

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	)	Case No. 14-70201JAD
John E. Dugan, III	)	
	)	Chapter 13
Debtor(s)	)	
	)	Doc # <u>70</u>
Ronda J. Winnecour, Chapter 13 Trustee	)	
Movant(s)	)	
Vs.	)	
John E. Dugan, III	)	
	)	<b>DEFAULT O/E JAD</b>
Respondent(s)	)	

**ORDER**

AND NOW, this 31<sup>st</sup> day of MS,  
2017, the Court having considered the Chapter 13 Trustee's certification (or request)  
for dismissal, and any responses thereto, the following relief (as reflected by the  
checked boxes below) is **ORDERED, ADJUDGED and DECREED**:

- ☐ This case is **DISMISSED**, with prejudice. The Debtor(s) is/are ineligible for  
bankruptcy relief under any chapter for a period of 180 days from the date of  
this Order.
- ☒ This case is **DISMISSED**, without prejudice.

If either of the above provisions is checked, indicating that this case is being  
dismissed, then it is **FURTHER ORDERED** as follows:

- A. Each wage attachment issued in this case is now terminated. So that  
each employer knows to stop the wage attachment, the Debtor(s) shall  
immediately serve a copy of this Order on each employer and file a proof  
of service within 10 days of the date of this Order.
- B. This case is administratively closed. However, the Court retains  
jurisdiction over the Trustee's Report of Receipts and Disbursements and  
Final Report and Account. Upon submission of UST Form 13-FR-S:  
Chapter 13 Standing Trustee's Final Report and Account, the Trustee is  
discharged from her duties in this case and this case will be closed  
without further Order of Court.
- C. The Clerk shall give notice to all creditors of this dismissal.
- D. Any motion to reopen must be accompanied by the appropriate  
reopening fee, equal to the filing fee for the appropriate chapter (less

administrative fee), together with the unpaid \$0.<sup>00</sup> portion of the original filing fee.

E. The Debtor remains legally liable for all debts as if the bankruptcy petition had not been filed. This bankruptcy case no longer prevents collection efforts or lawsuits. Creditor collection remedies are reinstated pursuant to 11 U.S.C. Section 349, and creditors are directed to 11 U.S.C. Section 108(c) for time limits on filing a lawsuit to collect. Generally, a creditor's lawsuit must be filed by the later of:

- (1) the time deadline provided by state law; or
- (2) 30 days after the date of this notice.

- ☐ This case is not dismissed. The plan term is extended to a total of \_\_\_\_ months; the monthly plan payment amount is changed to \$\_\_\_\_ effective \_\_\_\_.
- ☐ This case is not dismissed at this time. However, in the event of any future plan default by the Debtor(s), then on the Trustee's certificate of default, this case shall be dismissed \_\_\_\_ with / \_\_\_\_ without prejudice, without further notice or hearing.
- ☐ Other: \_\_\_\_\_

BY THE COURT:

Dated: 5-31-2017



United States Bankruptcy Judge  
Jeffery A. Deller

FILED  
5/31/17 2:27 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 John E Dugan, III  
 Debtor

Case No. 14-70201-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: bsil  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: May 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2017.

db  
 13825796 +John E Dugan, III, 1747 Treasure Lake, Du Bois, PA 15801-9046  
 13825797 #+Carrington Mortgage Se, 1610 E Saint Andrew Pl, Santa Ana, CA 92705-4931  
 13825798 +Clearfield County Tax Claim Bureau, 230 East Market Street, Clearfield, PA 16830-2448  
 13825801 +DuBois Regional Medical Center, P.O. Box 447, Du Bois, PA 15801-0447  
 13920093 +Hm Ln Serv, 450 American St Sv416, Simi Valley, CA 93065-6285  
 13825804 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, California 92619-5004  
 13825805 +Sunrise Credit Services, Inc., P.O. Box 9100, Farmingdale, NY 11735-9100  
 13849444 +Treasure Lake Property Owners Assoc. Inc, 13 Treasure Lake, Du Bois, PA 15801-9001  
 13825806 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657  
 +Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13825795 +E-mail/Text: EBNProcessing@afni.com Jun 01 2017 01:18:00 Afni, Inc., Po Box 3427,  
 Bloomington, IL 61702-3427  
 13837270 +E-mail/Text: lweidhaas@dyckoneal.com Jun 01 2017 01:17:54 Dyck-O'Neal, Inc., PO Box 13370,  
 Arlington, TX 76094-0370  
 13918931 E-mail/Text: vlazo@dyckoneal.com Jun 01 2017 01:18:14 Dyck-O'Neal, Inc., P. O. Box 601549,  
 Dallas, TX 75360-1549  
 13825803 +E-mail/Text: blegal@phfa.org Jun 01 2017 01:17:56 PHFA, 211 North Front Street,  
 Harrisburg, PA 17101-1466  
 14029882 +E-mail/Text: bknotices@snsnc.com Jun 01 2017 01:18:23  
 U.S. Bank Trust National Association, et al, c/o SN Servicing Corporation, 323 5th Street,  
 Eureka, CA 95501-0305

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Christiana Trust, A Division of Wilmington Savings  
 cr Rushmore Loan Management Services LLC as servicing  
 cr U.S. Bank Trust National Association, et al  
 cr\* +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370  
 13825799 ##+Dyck Oneal Inc, 15301 Spectrum Dr, Addison, TX 75001-6436  
 13825800 ##+Federman & Associates, LLC, c/o Thomas M. Federman, Esquire, 305 York Road, Suite 300,  
 Jenkintown, PA 19046-3251  
 13825802 ##+Lee Ann Collins, Tax Collector, 625 3/4 S. Brady Street, P.O. Box 252,  
 Du Bois, PA 15801-0252

TOTALS: 3, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Christiana Trust, A Division of Wilmington Savings  
 Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2013-7  
 agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com  
 Brian E. Caine on behalf of Creditor U.S. Bank Trust National Association, et al  
 bcaine@parkermccay.com, BKcourtntices@parkermccay.com

District/off: 0315-7

User: bsil  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 15

Date Rcvd: May 31, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Celine P. DerKrikorian on behalf of Creditor U.S. Bank Trust National Association, et al  
ecfmail@mwclaw.com  
James Warmbrodt on behalf of Creditor Christiana Trust, A Division of Wilmington Savings  
Fund Society, FSB, as Trustee for Stanwich Mortgage Loan Trust, Series 2013-7  
bkgroup@kmlawgroup.com  
Jennifer Tis Mihok on behalf of Creditor U.S. Bank Trust National Association, et al  
jtm@kellymihok.com  
Kenneth P. Seitz on behalf of Debtor John E Dugan, III thedebterasers@aol.com  
Martin A. Mooney on behalf of Creditor Rushmore Loan Management Services LLC as servicing  
agent for Christiana Trust tshariff@schillerknapp.com, ahight@schillerknapp.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 9